

LISTING OF AND AMENDMENTS TO CLAIMS:

1. (currently amended) An on-line transaction system for the use, via a network, of a vender and a purchaser of goods, to pay for goods said purchaser requests, comprising:

first apparatus for establishing, on a server at a financial institution, a single, dedicated temporary account for use only for a single designated transaction with a single vendor for purchase of a single item, said account holding only a required amount of money for said transaction, for transfer only to said single vendor,

second apparatus for generating an instruction to deposit money in said temporary account issued by said purchaser,

third apparatus for providing a first lock for said temporary account to limit access by said vendor, said first lock using a first key which is held by a financial institution, and which only the purchaser can access; and

fourth apparatus for providing a verification by said vendor, via said network, which verifies the contents of said temporary account and that uses a second key which is held by the financial institution and which only the vendor can access and which locks said temporary account with a second lock to limit access by said purchaser;

wherein:

said vender, after locking said temporary account to limit access by said purchaser, then ships said goods; and

when said vender has verified that said temporary account has been unlocked by said purchaser, said vender moves said money deposited in said temporary account.

2. - 3. (canceled)

4. (currently amended) An on-line shopping transaction method, which is employed via a network by the vendor and the purchaser of goods, comprising:

said purchaser employing a first key, which is held at a financial institution and which only said purchaser can access, to place a first lock on money held by said financial institution, in a single, dedicated temporary account for use only for a single designated transaction with a single vendor, for purchasing a single item, said account holding only a required amount of money for said transaction, for transfer only to said single vendor;

said vendor employing a second key, which is held at said financial institution and which only said vendor can access, to place a second lock on said money; and

when said first key is employed to place a first lock on said money said vendor can not move said money and when said second key is employed to place a second lock on said money said purchaser can not move said money;

wherein:

said money held by said financial institution is deposited in said temporary, dedicated account opened for the remittance of a payment, and said first key and said second key are employed to lock said temporary account;

said financial institution transmits a setup screen for said temporary account to said purchaser, and, in accordance with said setup screen; wherein said purchaser transfers money, for a business transaction, for deposit in said temporary account, issues a request to said financial institution to set up said temporary account, and as needed, transmits a request to said financial institution to use said first key to place a lock on said temporary account; and wherein said financial institution transmits a setup screen for said temporary account to said vendor, and receives from said vendor a request to use said second key to place a lock on said temporary account as needed; and

said vendor, after using said second key to place a lock on said money, ships goods to said purchaser; and wherein said purchaser uses said first key to remove said first lock on said money in order to pay said vendor.

5. - 7. (canceled)

8. (currently amended) An on-line shopping transaction method, which is employed by a vender and a purchaser via a network, comprising the steps of:

preparing a single, dedicated temporary account, designated for use for a single transaction with a single vendor for purchase of a single item, upon the receipt of an on-line instruction from said purchaser, said account holding only a required amount of money for said transaction, for transfer only to said single vendor;

receiving an on-line instruction from said purchaser to deposit money in said temporary account;

moving said money from said temporary account upon receipt of an on-line instruction from said vender; and

automatically erasing said temporary account after said money has been moved;

wherein:

said temporary account is locked on-line by said purchaser using a first key therefor, and said temporary account is also locked on-line by said vendor using a second key therefore, said keys being held by a financial institution; and

when said temporary account is locked using said key belonging to said purchaser, money held in said temporary account can not be moved by said vendor, and when said temporary account is locked using said key belonging to said vendor, money held in said temporary account can not be moved by said purchaser.

9. (canceled)

10. (currently amended) A server, which is connected to a network and which serves as an on-line bank for on-line shopping transactions, comprising:

a reception unit for receiving a request, from a terminal of a purchaser connected to said network, for the preparation of a single, dedicated temporary account used for an on-line shopping payment, and for receiving information concerning money that should be deposited in said temporary account;

a temporary account generator for generating said temporary account based on said request and on said money information that is received, said temporary account being for use only for a single predetermined transaction with a single vendor for purchase of a single item, said account holding only a required amount of money for said transaction, for transfer only to said single vendor;

a storage unit for storing information concerning said temporary account;

a key information reception unit for receiving, from said terminal of said purchaser, purchaser key information for the inhibition of the transfer of money in said temporary account by a party other than said purchaser, and for receiving, from a terminal of a vendor connected to said network, vendor key information for the inhibition of the transfer of money in said temporary account by a party other than said vendor; [[and]]

a temporary account locking unit for employing said purchaser key information and said vendor key information to change information, stored in said storage unit, concerning the locked state of said temporary account;

a transmission unit for storing in said storage unit, in addition to said information concerning said temporary account, a change in said state of said temporary account for which a lock is applied by said temporary account locking unit, and for transmitting said information stored in said storage unit for said temporary account; and

an account money transfer unit for moving said money held in said temporary account based on a change in said locked state obtained by said temporary account locking unit, and on a request received from said purchaser or said vendor.

11.- 12. (canceled)

13. (currently amended) A server, which performs the functions of an on-line bank for a transaction entered into by a purchaser and a vendor connected via a network, comprising:

a temporary account generator for generating a single temporary, dedicated account for use for a single predetermined transaction with a single vendor for purchase of a single item, said account holding only a required amount of money for said transaction, for transfer only to said single vendor;

a transmission unit for transmitting, via said network, the contents of said temporary account to said purchaser and said vendor; and

a reception unit for receiving, from said purchaser via said network, an instruction directing the locking of said temporary account with a first lock to inhibit access without permission by said vendor, said first lock using a

first key which is held by a financial institution, and which only the purchaser can access, and for receiving, from said vendor via said network, an instruction directing the locking of said temporary account by a second lock, that uses a second key which is held by the financial institution and which only the vendor can access and which is used to inhibit access without permission by said purchaser;

wherein:

said transmission unit transmits, to said purchaser and to said vendor via a network, a result received by said reception unit, together with the contents of said temporary account; and

when said temporary account has not been locked by said vendor, said reception unit accepts, from said purchaser, a request to move said money in said temporary account; and wherein, when said temporary account has not been locked by said purchaser, said reception unit accepts, from said vendor, a request to move said money in said temporary account.

14. - 20. (canceled)